

**Remarks**

The present Amendment makes minor clarifying amendments to the claims of the present patent application. Claims 1-4, 7-10, 12-15, 18-21, 23, 25, 27, and 28 have been examined and allowed. By this Amendment, dependent Claims 8 and 19 have been amended. Dependent Claims 5, 6, 11, 16, 17, 22, 24, and 26 were previously cancelled without prejudice. It is respectfully submitted that no new matter has been added by the foregoing amendments. Additionally, it is respectfully requested that the present Amendment be entered prior to the issuance of the present application. If a decision is made not to enter the foregoing amendments in whole, Applicants respectfully request entry in part of those amendments for which the Examiner decides entry is proper per MPEP § 714.16(c).

**Amendments to Dependent Claims 8 and 19**

By this Amendment, dependent Claims 8 and 19 have been amended to correct minor typographical errors included in the claims. More specifically, the recitation in dependent Claim 8 of “determining that the first of the plurality of debit options has a higher associated priority than the second of the plurality of debit options” has been amended to recite “determining that the first of the plurality of debit options has a higher associated priority than the second of the plurality of debit options.” It is respectfully submitted that no new matter has been added by these amendments. Accordingly, it is respectfully requested that the amendments to dependent Claims 8 and 19 be entered prior to the allowance of the present application.

**Submission of Replacement Information Disclosure Statement**

Also attached to this Amendment is a replacement Information Disclosure Statement form (1449) that includes two non-patent literature (NPL) references that were previously submitted in Information Disclosure Statements dated February 13, 2008 and July 15, 2009. Although previously submitted, a courtesy copy of each of the NPL references is also attached.

As discussed and agreed upon by teleconference calls with the Examiner on November 25, 2009 and December 1, 2009, it is respectfully requested that these NPL references be

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considered and initialed by the Examiner so that they are included on the face of any patent to issue from the present application.

It is not believed that any fees are required for the submission of this replacement Information Disclosure Statement; however, any required fee is hereby authorized to be charged to Deposit Account No. 19-5029.

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**Conclusion**

It is not believed that extensions of time or fees for net addition of claims are required beyond those which may be otherwise provided for in the documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

If there are any issues which can be resolved by teleconference call or an Examiner's Amendment, the Examiner is invited to call the undersigned attorney.

Respectfully submitted,



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